35TH ANNUAL

# HBCE®

## Health Benefits Conference + Expo

**January 20-22, 2026**

Sawgrass Marriott | Ponte Vedra Beach, Florida

**Preconferences:**

A Fiduciary Framework for Managing Employer Health Care Programs

Staying Above the Fray: Essential Resiliency Skills for Challenging Times

# FULL AGENDA

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International Foundation® OF EMPLOYEE BENEFIT PLANS

35TH ANNUAL

# HBCE®

Health Benefits Conference + Expo

**Register by December 9, 2025 to save on this premier education!**

The Health Benefits Conference & Expo (HBCE) is the premier conference for finding workable, proven solutions on how to offer effective health and wellness benefits for your organization. Join us in Ponte Vedra Beach, Florida this January for robust educational sessions designed to give you the tools you need to demonstrate the value of your health and wellness benefits, lower costs and much more. Using employer case studies that offer proven solutions and insights from experts paving the way in their organizations, this conference will guide you in identifying the right solutions to the challenges your organization faces. If you are responsible for your employer's health plan or wellness program, HBCE has the education you need at a price that is designed to fit all budgets.

## What You Gain From Attending

HBCE is your source for relevant education with tried-and-true solutions, insights and tools to create positive outcomes.

- Get inspired through expert-led sessions with a heavy focus on employer case studies to address the unique issues and trends impacting the very real situations your organization faces.
- Hear from industry leaders who have faced the issues you have, and learn what worked for them to reduce costs and improve employee engagement.

## Content Designed for Your Role

Content at HBCE is designed for mid- to senior-level professionals from private and public sector employers, hospitals and health care systems, and universities in the following fields.

- Benefits and total rewards
- Employee health services
- Wellness, health promotion and population health management
- Human resources including on-site/near-site clinics
- Occupational health and safety
- Workers' compensation and absence management

# PROGRAM AT A GLANCE

| Tuesday, January 20, 2026 | | |
|---|---|---|
| 7:30-8:00 a.m. | Morning Preconference Registration | |
| 8:00-11:30 a.m. | Morning Preconference—A Fiduciary Framework for Managing Employer Health Care Programs | |
| 12:00 noon-12:30 p.m. | Afternoon Preconference Registration | |
| 12:30-4:00 p.m. | Afternoon Preconference—Staying Above the Fray: Essential Resiliency Skills for Challenging Times | |
| 4:00-6:00 p.m. | Conference Registration | Welcome Reception in the Exhibit Hall |
| **Wednesday, January 21, 2026** | | |
| 7:00-8:00 a.m. | Continental Breakfast | |
| 7:00 a.m.-6:00 p.m. | Exhibits Open | |
| 7:00 a.m.-5:00 p.m. | Registration | |
| 8:00-9:15 a.m. | Opening Session—Cutting Through the Chaos: Leading With Clarity in Today's Food and Nutrition Landscape | |
| 9:15-9:45 a.m. | Networking and Refreshment Break in the Exhibit Hall | |
| 9:45-10:45 a.m. | Breakout Sessions | |
| 10:45-11:00 a.m. | Networking and Refreshment Break in the Exhibit Hall | |
| 11:00 a.m.-12:00 noon | Breakout Sessions | |
| 12:00 noon-1:15 p.m. | Lunch | |
| 1:15-2:15 p.m. | Breakout Sessions | |
| 2:15-2:45 p.m. | Networking and Refreshment Break in the Exhibit Hall | |
| 2:45-3:45 p.m. | Breakout Sessions | |
| 3:45-4:00 p.m. | Networking and Refreshment Break in the Exhibit Hall | |
| 4:00-5:00 p.m. | Breakout Sessions | |
| 5:00-6:00 p.m. | Networking Reception in the Exhibit Hall | |
| **Thursday, January 22, 2026** | | |
| 7:00-8:00 a.m. | Continental Breakfast | |
| 7:00-11:00 a.m. | Exhibits Open | |
| 7:00 a.m.-12:00 noon | Registration | |
| 8:00-9:00 a.m. | Breakout Sessions | |
| 9:00-9:30 a.m. | Networking and Refreshment Break in the Exhibit Hall | |
| 9:30-10:30 a.m. | Breakout Sessions | |
| 10:30-10:45 a.m. | Networking and Refreshment Break in the Exhibit Hall | |
| 10:45-11:45 a.m. | Breakout Sessions | |
| 11:45 a.m.-12:00 noon | Morning Break | |
| 12:00 noon-1:00 p.m. | Breakout Sessions | |

All times are listed in ET.

# Preconference Selections

**Chelsea Ryckis**
President
Ethos Benefits

**Donovan Ryckis**
CEO and Founder
Ethos Benefits

## A Fiduciary Framework for Managing Employer Health Care Programs

Tuesday, January 20, 2026 | 8:00-11:30 a.m.

In today's regulatory environment, employers are no longer shielded from liability when it comes to managing their health care plans. This interactive workshop equips HR and benefits professionals with a practical fiduciary framework rooted in ERISA and the Consolidated Appropriations Act of 2021. Through real-world lawsuit analyses, peer discussions and a hands-on fiduciary self-assessment, attendees will learn how to identify compliance gaps, strengthen plan governance and reduce legal risk. Participants will explore actionable strategies for improving plan design, vendor management and cost control while safeguarding participant outcomes. Whether you're new to fiduciary oversight or refining an existing process, this session delivers clarity, tools and confidence. Leave empowered to protect your organization—and your employees—with informed, compliant decision making

### Learning Objectives

- Define fiduciary responsibilities under ERISA, use the Consolidated Appropriations Act of 2021 and understand how they apply specifically to employer-sponsored health plans.
- Identify common fiduciary failures through real-world case analysis and apply a structured framework to evaluate plan oversight, vendor accountability and legal exposure.
- Conduct a self-assessment of your organization's current fiduciary practices and develop an action plan to improve governance, compliance and plan performance.

# Preconference Selections

**Brian Luke Seaward, Ph.D.**
Executive Director
Paramount Wellness Institute

## Staying Above the Fray: Essential Resiliency Skills for Challenging Times

Tuesday, January 20, 2026 | 12:30-4:00 p.m.

This preconference workshop offers both an introduction and a refresher in the personal dynamics of self-care and resiliency skills that are considered foundational aspects of personal wellness and health, content that all health benefits professionals should practice and promote. Specific content includes healthy boundaries, head/heart coherence, digital wellness, neuroplasticity, dynamic sleep habits and positive adaptation skills. Participants will gain refinement of personal skills with both professional insights and wisdom as well as experiential content.

### Learning Objectives

- Identify four key aspects of wellness self-care.
- Describe the term coherence as it relates to neuroplasticity and mental health.
- Identify five to ten tips for promoting healthy personal resiliency skills.

# OPENING SESSION

**Zonya Foco, RD, CHFI, CSP**
Professional Speaker, Author and Celebrity Nutritionist
Zonya Health International

Wednesday, January 21, 2026
8:00-9:15 a.m.

## Cutting Through the Chaos: Leading With Clarity in Today's Food and Nutrition Landscape

In our world of information whiplash, health plan and wellness professionals can often feel like it's an ongoing battle in an unwinnable war. The food system is flooded with ultraprocessed products, many of which are even marketed as "healthy." We are all impacted by an industrialized agriculture system that prioritizes profit over nutrition. Weight-loss trends offer conflicting approaches, leaving us all overwhelmed and confused. Meanwhile, the wildfire of GLP-1 medications has reached nearly every weight-loss conversation. Do they fix the root of the problem? Are they a safe and effective long-term strategy? With continued escalation of the incidence of heart disease, diabetes, Alzheimer's disease and cancer, the stakes couldn't be higher.

Join Zonya Foco, registered dietitian nutritionist, as she reveals the real forces shaping how we respond to the food environment—and why understanding who we are up against is the first step toward meaningful change. Best of all, Zonya will equip you with powerful, single-phrase, evidence-based responses to the tough nutrition questions you hear every day: Are seed oils bad, and is butter better? Is 100g of protein a day the new gold standard? Is there a way to avoid or stop using GLP-1s? She will turn confusion into confidence and spark lasting "tipping points" for change. You'll leave this session inspired, informed and ready to lead with clarity in a world that desperately needs it.

### After this session, participants will be able to:

- Identify key factors in today's food system—such as ultraprocessed ingredients, additives and industrialized agriculture—that contribute to poor health outcomes, including heart disease, diabetes, Alzheimer's disease and cancer
- Define the impact of the current GLP-1 trend and understand alternative and complementary strategies
- Communicate clear, concise and research-backed responses to common nutrition questions.

# Breakout Sessions

## What's Next for Well-Being: Emerging Trends Elevating Well-Being in the Modern Workforce

Wednesday, January 21 | 9:45-10:45 a.m. ET

Sponsored by WebMD Health Services

As the workplace evolves, so must our understanding of what true employee well-being looks like. In 2026, three critical trends are shaping the future of holistic health at work: a deepening focus on mental health, the normalization of menopause as a workplace issue and a broader organizational shift toward care-centered cultures. This session will share findings from our latest research, offering data-driven recommendations for HR and benefits leaders. We'll explore shifting workforce expectations to help you shape a future-focused well-being strategy grounded in what employees truly need. Attendees will walk away with actionable insights to create environments where empathy, equity and support are embedded into the foundation of the employee experience.

### Learning Objectives

- Understand how 2026 trends are expanding the definition of mental health support—from reactive services to proactive, culturally responsive care integrated into the everyday work experience.
- Discuss how leading organizations are responding to the needs of workers experiencing menopause through benefits, training and inclusive workplace policies, and discover why this matters now more than ever.
- Learn the impact organizational care has on employees at work and beyond, as well as how you can shift from viewing well-being as a one-time box to check to an ongoing, sustained effort.

Speakers:

**Christine Muldoon, M.B.A.**, Senior Vice President, Marketing and Strategy, WebMD Health Services
**Erin Seaverson, M.P.H.**, Senior Director for the Center of Research, WebMD Health Services

## Hear What Past Attendees Have to Say

"Definitely attend! It is a great opportunity to see what others are doing and meet providers."

"Great sessions, and conference was valuable."

"This is a very informative program, and you will leave with a wealth of information."

## The Next Frontier in Mental Health Benefits: Scaling Access to Breakthrough Treatments

Wednesday, January 21 | 9:45-10:45 a.m. ET

Employers are facing a growing crisis: Traditional mental health solutions aren't meeting the needs of their workforce. In response, a new class of evidence-based, fast-acting treatments is emerging, with the potential to significantly reduce symptoms of depression, anxiety, PTSD and burnout. This session brings together a panel of benefits innovators and clinical experts to explore how employers and unions are beginning to integrate these breakthrough therapies into their health plans. Attendees will learn what's working, what to consider when evaluating these benefits, and how to lead responsibly in a rapidly evolving landscape.

### Learning Objectives

- Understand how new, rapid-acting mental health treatments are being safely and effectively offered within employer-sponsored plans.
- Explore clinical outcomes, cost implications and risk management strategies from real-world implementations.
- Learn how to evaluate, pilot and scale cutting-edge mental health solutions for diverse employee populations.

Speakers:

**Andrew Johnson**, Fund Administrator, Teamster Center Services Fund
**Lee Lewis**, Chief Strategy Officer and GM Medical Solutions, Health Transformation Alliance
**Stephen O'Sick, CEBS, CEBS Compliant**, Executive Director, New York Labor Health Care Alliance
**Sherry Rais**, Co-Founder and CEO, Enthea

## Understanding and Applying the HIPAA Required Response to Workplace Cybercrime Events and Other Security Threats

Wednesday, January 21 | 9:45-10:45 a.m. ET

Cybercrime incidents are costly and nearly unavoidable. Successful incidents can paralyze an employer's physical and remote operations, compromise an organization's confidential information and result in costly mitigation activities. Employee benefit plans are particularly susceptible to cybercrime due to the large volume of transactions they conduct, the value of their suspense accounts and investment portfolios, and the range of access rights they grant. However, there are proactive measures that can insulate employers from these outcomes. HIPAA and other privacy-related laws and regulations offer roadmaps for building an employer's cyber defense strategy.

### Learning Objectives

- Understand the prevalence and opportunity for cybercrime, as well as the range of attack architectures and specific malware variants most frequently deployed against human resources operations and total rewards–related functions.
- Apply the principles and requirements of HIPAA with respect to risk assessment, management and preparedness as solutions to potential cybercrime incidents.
- Develop and implement organizational cybersecurity contingency plans designed to identify, respond to and proactively mitigate the individual and organizational harms that arise from successful cybercrime incidents.

Speakers:
**Jason N. Sheffield, J.D.**, National Director of Compliance, The Baldwin Group, Inc.
**Natashia Wright**, Associate Director of Compliance, Baldwin Regulatory Compliance Collaborative

## ICHRA: Smart Strategy or Costly Trade-Off? A Real Talk for Employers

Wednesday, January 21 | 9:45-10:45 a.m. ET

You've heard the buzz; Individual Coverage HRA (ICHRA) adoption is rising fast. But is it the right move for your organization? This session cuts through the noise with a practical, employer-focused look at HRAs. We'll unpack the potential savings but also explore the less-advertised tradeoffs: administrative complexity, equity concerns, and differences between the group and individual markets that impact both employers and employees. Whether you're ICHRA-curious or just looking for fresh cost-containment ideas, you'll leave with a clear-eyed view of what this model really means in practice—beyond the vendor sales pitch.

### Learning Objectives

- Discuss when ICHRAs make sense and when they might not.
- Explain how to design contributions that balance cost, equity and compliance.
- List what to expect from an administrative standpoint during enrollment as well as year-round.

Speakers:
**Blair Booth**, Senior Benefits Consultant, Innovo Benefits Group, LLC
**Eric P. Gulko, J.D.**, President, Innovo Benefits Group, LLC

## Addressing Menopause With Better Benefits

Sponsored by MAVEN

Wednesday, January 21 | 11:00 a.m.-12:00 noon ET

Menopause is having a cultural moment. It seems like information is everywhere, but new research reveals that employees are still struggling to find trusted, factual sources to answer their menopause questions. The result? Unmanaged symptoms, reduced productivity and talent heading for the exit. Join Maven Clinic to explore our groundbreaking research on how this information overload is reshaping employee expectations for menopause benefits. Discover how evidence-based, clinically backed support can help your benefits cut through the confusion and deliver what employees actually need: trusted guidance that transforms overwhelming options into clear care pathways.

### Learning Objectives

- Explain how menopause information overload is creating decision paralysis instead of support.
- Discuss how to find a menopause benefits partner that offers clear, clinically sound guidance.
- Learn how to calculate the ROI of menopause benefits done right

### Speakers:

**Danielle Dang, M.D., M.P.H.**, Senior Medical Director, Maven Clinic
**Kathleen White**, Head of Consultant Relations, Maven Clinic

## Breaking Down Barriers: One Company's Mission to Make Well-Being Accessible, Empowering and Celebrated

Wednesday, January 21 | 11:00 a.m.-12:00 noon ET

This case study showcases a company that's not just investing in employee well-being—It's rewriting the rules. Refusing to let cost or access stand in the way, Kloeckner Metals Corporation is collaborating with existing partners to help implement its bold ideas to make mental health care more affordable and accessible for every employee. The company is also pursuing fresh, innovative solutions to expand offers and address employees' changing needs. With a workforce made up largely of men in operational and industrial roles, the company is confronting stigma head-on, normalizing mental health conversations at work and breaking the silence that too often surrounds men's health in general. Addressing mental, physical and financial well-being together, Kloeckner is putting employee well-being first—making support not just available, but also expected and easy to reach.

### Learning Objectives:

- Learn how to leverage existing partners, including medical carriers, to implement nonstandard, employee-driven solutions that expand access to care.
- Analyze how Kloeckner's vulnerable leadership style and open sharing of their own mental health experiences helped break stigma and inspired the entire workforce to engage.
- Discuss the value of high-impact, year-round benefits education to increase awareness and usage among participants.

### Speakers:

**Steve Erdman**, Chief Human Resources Officer, Kloeckner Metals Corporation
**Kathi McMullan**, Managing Director, Acrisure, LLC

## Zones of Engagement: Learning From Those That Engage People Best

Wednesday, January 21 | 11:00 a.m.-12:00 noon ET

Zones of Engagement are the most effective examples of employee or customer engagement in the world. What can the well-being industry learn from other industries when it comes to getting employees to care about—and sustain interest in—their own well-being? It turns out, quite a bit. For decades, we've been competing for attention with the likes of Netflix, TikTok, Instagram and other global engagement giants—and losing. This session will explore how the best brands on Earth inspire loyalty, personalization, grassroots advocacy, emotional connection and evolution—and how those same strategies can transform how we engage people in their own well-being.

### Learning Objectives

- Take best-in-class communication strategies from leading brands and apply them to well-being.
- Learn strategies to personalize and humanize outreach efforts.
- Understand how generational differences can be leveraged to enhance a well-being program.
- Learn how messaging, tone and influencers can foster greater connection and trust.
- Discover communication frameworks that lead to higher participation and lasting behavioral change.

Speaker:
**Brett Powell**, President, American Institute for Preventive Medicine

## Obesity's Impact on Your Company and Health Plan

Wednesday, January 21 | 11:00 a.m.-12:00 noon ET

Employers are just beginning to realize how much obesity is costing them, in both medical and productivity terms. They are stuck between the ingrained but unfair stigma that obesity is the employee's fault and the science-based reality that obesity is a disease with new and evolving, effective treatments that come at a cost. The obesity rate in the U.S. is 40.3%, and it is highest amongst working-age adults. Obesity leads to over 200 comorbidities, giving it a causal connection to expensive health plan cost drivers, such as type 2 diabetes, cancer, heart disease and stroke. Unfortunately, obesity remains perhaps the only chronic disease not widely covered by major health plans.

### Learning Objectives

- Learn the full array of current obesity treatment options.
- Understand the cost of obesity in the workforce.
- Explain the importance of access to preventive care, including behavioral counseling, medications and nutritional therapy.

Speaker:
**George Huntley**, CEO, Diabetes Leadership Council

## How Orange County Public Schools Saved More Than $10 Million Through High-Quality Surgical Care

Sponsored by LANTERN

Wednesday, January 21 | 1:15-2:15 p.m. ET

If you've tried a centers of excellence (COE) solution in the past and didn't see results, you're not alone. But Orange County Public Schools (OCPS) has had a different experience. The system has saved more than $10 million since 2021, all while connecting teachers and staff with excellent local surgeons through a modern COE approach. Join us for a case study with Beth Curran, senior director, risk management for OCPS, and Bari Michalski, senior vice president, public sector for Lantern, to explore how OCPS tackled musculoskeletal costs, its second-highest spend category, and reinvested significant savings into the system.

### Learning Objectives

- List the features OCPS looked for in a COE solution, including affordability for teachers and staff.
- Explain the benefits of a locally focused COE and how to find one.
- Understand how trustworthy and hard-dollar savings should be calculated when considering a COE.

Speakers:

**Beth Curran**, Senior Director, Risk Management, Orange County Public Schools
**Bari Michalski**, Senior Vice President, Public Sector, Lantern

## The Direct Care Strategy Helping Apache Industrial Transform Access, Satisfaction and Cost Control

Wednesday, January 21 | 1:15-2:15 p.m. ET

As health care costs rise and employee expectations evolve, employers are seeking innovative ways to deliver better benefits without breaking the bank. In this session, Apache Industrial shares its journey implementing a direct care model—eliminating traditional insurance barriers and creating direct relationships between providers and employees. Attendees will learn how this approach improves access to care, supports longitudinal health, reduces costs and enhances overall employee satisfaction. Real-world outcomes and practical guidance will equip attendees to evaluate direct care as part of their benefits strategy.

### Learning Objectives

- Understand the structure and value of direct care and how it differs from traditional insurance-based models.
- Learn how focusing on preventive, longitudinal care can reduce costs while driving better employee outcomes and satisfaction.
- Gain actionable insights into launching and managing a direct care model within your organization.

Speakers:

**Michelle Allison, APEB**, Vice President, Employee Health & Benefits, Marsh & McLennan Agency-Southwest
**Sheena Davis, M.A.**, Director, Total Rewards + HR Technology, Apache Industrial Services

## From Silos to Synergy: Aligning Wellness, Rewards and Performance in Times of Change

Wednesday, January 21 | 1:15-2:15 p.m. ET

As organizations scale across borders and shift toward hybrid or postacquisition models, HR disciplines that once worked independently now collide, often chaotically. Benefits packages get redesigned without accounting for cultural or regional wellness needs, while performance systems are rolled out without regard for engagement or mental health trends across geographies. This session explores the real cost of siloed HR operations in global change environments and how to fix it. Drawing on transitions with mergers and acquisitions (M&A), payroll harmonization and multinational HR restructuring, this session offers a roadmap for synchronizing HR strategies through an adaptive, change-ready framework rooted in integration, empathy and governance.

### Learning Objectives

- Understand how globalization, hybrid work and change initiatives intensify disconnections across HR functions, and learn how to realign them.
- Explore case-based strategies to integrate benefits, performance and wellness during M&A, international scaling or workforce restructuring.
- Learn to design a cohesive global HR model that balances regulatory compliance, cultural nuance and employee trust across regions.

Speaker:
**Sanjana Pernenkil**, Global HR Strategist

## Theory to Thrive: Applying Public Health Models to Corporate Wellness

Wednesday, January 21 | 1:15-2:15 p.m. ET

Corporate wellness programs often falter, usually not for lack of ideas but for lack of theory. In this session, participants will learn how to ground interventions in two proven frameworks for behavior change: the health belief model and the social ecological model. Through concise overviews, real-world corporate examples and an interactive design exercise, attendees will learn how to frame communications, shape environmental cues and time activities so that healthy behaviors stick. This session equips HR and benefits leaders with both the "why" and the "how," offering a replicable roadmap for moving from one-off campaigns to a cohesive, theory-driven wellness strategy.

### Learning Objectives

- Identify and recall the core components of two public health behavior change frameworks.
- Convert theoretical constructs into at least four concrete wellness tactics (such as message framing, incentive design, environmental prompts and social cues).
- Explain how to build a simple program map that aligns selected theoretical constructs with targeted communications and activities.

Speaker:
**Laini Byfield, CWP, NBC-HWC**, Total Rewards Analyst, Independent Contractor

## Building Financial Resilience Into Plan Design: Financing Models for Sustainable Savings and Healthier Employees

Sponsored by TempoPay

Wednesday, January 21 | 2:45-3:45 p.m. ET

This session will explore how building financial resilience into plan design leads to better health outcomes and sustainable cost savings for employers. Access to equitable, interest-free financing can transform how people engage with care. By improving financial capacity, reducing stress, and helping employees take a more proactive and preventive approach to care-seeking behavior, we can prevent more serious and costly health conditions over time.

Participants will walk away with a clear view of how financing strategies create a stronger, more efficient system—one that empowers employees and strengthens the financial foundation of their health plans for the long term.

### Learning Objectives

- Learn how to support employees when they are navigating the financial aspects of care.
- Gain perspective on the negative effects that existing financing and collections practices have on your employees' ability and desire to seek care proactively.
- Discover how organizations benefit from reviewing the impact of current financial accounts and implementing health care financing as a health, wellness and financial benefit for employees.

### Speaker:

**Brian Marsella**, President, HPS, PayMedix, and TempoPay

## Wellness Programs: Types of Incentive Programs, Nondiscrimination Rules and Implementation

Wednesday, January 21 | 2:45-3:45 p.m. ET

This presentation will walk through participatory (activity-only) and health-contingent (outcome-based) wellness incentive programs. We will also discuss the legal parameters around both programs and the applicability of the nondiscrimination rules. We will then discuss designing, implementing and communicating a wellness program using the City of Phoenix's wellness program as a case study. The City of Phoenix has over 14,000 employees performing various roles, from desk work to outside physical labor.

### Learning Objectives

- Learn about the differences between participatory and health-contingent wellness incentive program options.
- Understand the different nondiscrimination rules for each type of program.
- Discover how to design, implement and communicate wellness programs to a diverse workforce.

### Speakers:

**Tristin Sullivan-Leppa, J.D.**, Deputy Human Resources Director, City of Phoenix
**Shannon Bell, Esq.**, Assistant City Attorney, City of Phoenix

## Aligning Care for High-Risk, High-Cost Individuals

Wednesday, January 21 | 2:45-3:45 p.m. ET

A small portion of employees often account for the majority of health care costs—and they're typically the most difficult to support effectively. This session will break down the key differences between high-risk, chronic conditions and high-cost, one-time medical events. It will also outline practical strategies employers can use to address both challenges. Whether building a new health benefits plan or updating an existing one, HR and benefits leaders will gain clear guidance to help manage risk, support employee health and control costs.

### Learning Objectives

- Understand the difference between chronic, high-risk care and episodic, high-cost care in employee populations.
- Learn which interventions, including care coordination, centers of excellence and digital tools, work best for each type.
- Review real-world examples and proven strategies from employers and health plans.

### Speaker:

**Dana Baker, M.B.A.**, Senior Director, Complex Care Program, Mayo Clinic

## Litigation and Liability Issues for Self-Funded Health and Welfare Plans

Wednesday, January 21 | 2:45-3:45 p.m. ET

The session will cover recent litigation regarding fiduciary liability as it applies to self-insured health plans. In addition, we will review the status of claims against PBMs and other health care providers. Further, we will discuss compliance with recent law changes, such as those relating to HSAs, ICHRAs, the MHPA, telehealth and preventive care.

### Learning Objectives

- Summarize a review of potential fiduciary claims against sponsors of self-insured health plans.
- Learn about recent legal changes regarding HSAs, ICHRAs, the MHPA, telehealth and preventive care.
- Discuss tax-related issues concerning health benefits.

### Speakers:

**Matthew Whitehorn, J.D., LL.M., M.A.**, Partner, Dilworth Paxson LLP
**Stephanie Vogel, J.D., LL.M.**, Partner, Dilworth Paxson LLP

## Maximizing Budgets With Lifestyle Benefits That Transform Workplaces

Sponsored by

Wednesday, January 21 | 4:00-5:00 p.m. ET

The future of employee benefits is centered on prioritizing holistic well-being and flexible solutions. Lifestyle spending accounts (LSAs) are emerging as a cornerstone of this shift, offering powerful ways to support physical, mental and financial wellness. This session will explore how organizations can use Espresa's platform to build innovative LSA and well-being programs that strengthen culture, improve health outcomes and optimize budgets.

### Learning Objectives

- Discover how to design LSA and well-being programs that balance inclusivity and budget constraints.
- Review real-world examples of lifestyle benefits delivering measurable VOI.
- Discuss strategies for communicating and promoting benefits to maximize engagement and impact.

### Panelists:

**Megan Diehm**, Regional Vice President of Strategic Alliances, Espresa
**Laura Barlow, CEBS**, Manager, Health & Group Benefits, JM Family
**Dawn Irby**, Vice President of Wellbeing & Personalized Benefits, Espresa
**Tabitha K. Mondragon**, Senior Director, Global Benefits, Avalara

## Lessons Learned: Health Plan Litigation for Fraudulent Mommy Makeovers

Wednesday, January 21 | 4:00-5:00 p.m. ET

This case study will describe a real-life fraudulent "mommy makeover" scheme, where a health plan paid out millions of dollars for plastic surgery services that were covered up as medically necessary benefits. Along the way, we will explore the plan's architecture, including pricing arrangements and monitoring requirements, as well as their attempts to prevent and respond to high-cost claims, including investigations and litigation. The session will conclude with preventive strategies all health plans can take to ensure this doesn't happen to you!

### Learning Objectives

- Detect early warning signs of fraud within your health plan.
- Understand the risk of certain health plan provisions, such as generous out-of-network benefits.
- Explain three methods for preventing instances of fraud in your health plan.

### Speaker:

**Katherine Bowles, J.D.**, Health Care Litigation and Regulatory Compliance Attorney, Fennemore

## Finding Joy in the Workplace: Cultivating Well-Being, Connection and Performance

Wednesday, January 21 | 4:00-5:00 p.m. ET

Joy is not a distant destination—It's a skill we can cultivate and strengthen over time. Central to our well-being, cognitive performance and professional fulfillment, joy is a powerful antidote to burnout. In this session, participants will learn how to intentionally create joy in their daily lives, using insights from science and leadership research. By understanding the dynamics of joy, we can improve not only our individual well-being but also our overall work environment. Through practical exercises and evidence-based strategies, this session will empower you to bring more joy into your professional life, enhancing productivity, engagement and resilience.

### Learning Objectives

- Understand the key differences between joy and happiness, and explore how true joy is deeply connected to purpose, gratitude and human connection.
- Participate in interactive exercises designed to elicit joy and positive well-being in the workplace.
- Explore nine actionable ways to cultivate joy and foster a more positive, energized and resilient work environment.

### Speaker:

**Annie Barrett, M.A., NBC-HWC, CAP, E-RYT**, Workplace Wellness Leader, Vibrant Soulful Wellness

## Avoiding PBM Chaos and Implementing Tactics for Success

Wednesday, January 21 | 4:00-5:00 p.m. ET

Pharmacy benefit management (PBM) operational regulations are fluctuating. There are mergers, sales and skyrocketing drug prices, and the pace of changes in the pharmacy benefits landscape is intensifying. How can brokers and employers keep up? This session will cover how current and future changes in the PBM world may impact benefit plans as well as smart strategies you can implement to not only avoid chaos but actually help your plan and your employees thrive.

### Learning Objectives

- Understand how new and pending legislation and public scrutiny will impact PBM operations.
- Learn how employers can prepare for expanded use of GLP-1s, gene therapy and other new specialty medications.
- Discuss the patient-centric tactics that can help you curb costs and prepare for the future.

### Speaker:

**Eric Barker**, Chief Health Strategist, True Rx Health Strategists

## Direct Primary Care Case Study: A Broker and Large Employer Perspective

Sponsored by hint connect

Thursday, January 22 | 8:00-9:00 a.m. ET

This session will demonstrate how a large (2,000 employees), spread-out (80+ markets), self-insured employer, Dupré Logistics, decided to implement direct primary care for its employees. It will also discuss the timing, logistics, communications and learnings from implementation and the first year of the benefit. We will have the perspectives of the broker, employer and solutions partner represented.

### Learning Objectives

- Explain why a large, self-insured employer would implement direct primary care.
- Discuss how to implement direct primary care at scale.
- Explore best practices and areas to avoid when implementing direct primary care.

### Speakers:

**Bethany Holmes, M.S.**, Head of Hint Connect, Hint Health
**Michael Andrade**, Independent Advisor, Maverick Benefit Advisors

## Creating a Culture of Wellness: Lessons Learned From an Award-Winning Wellness Program

Thursday, January 22 | 8:00-9:00 a.m. ET

Gwinnett County, Georgia has been awarded one of Atlanta's Healthiest Employers every year since 2020 and has been on the list of the 100 Healthiest Workplaces in America since 2022. But the story of their success started nearly ten years prior and includes all the bumps, bruises and barriers you would expect, as well as some you wouldn't. Join representatives Karissa Calvert and Tim Lao from the Gwinnett County Board of Commissioners for a first-person retelling of their wellness program's evolution—including the strategies that worked, the lessons learned from their failures, and how they got employees engaged and excited about wellness.

### Learning Objectives

- List examples of wellness program lessons that can be learned from failures.
- Explore opportunities to meet your employees where they are.
- Explain the strategic advantages of taking a holistic approach to wellness.

### Speakers:

**Karissa Calvert, GBA**, Benefits Division Director, Gwinnett County Board of Commissioners
**Tim Lao**, Health and Wellness Manager, Gwinnett County

## Using AI to Prevent Opioid Addiction: How to Stop Overprescribing Before It Starts

Thursday, January 22 | 8:00-9:00 a.m. ET

The opioid crisis in the U.S. is not over. Each year, surgery alone accounts for 45 million new opioid prescriptions and, from there, results in three million new individuals suffering from an opioid addiction. At the root of these staggering numbers is a systemic issue of overprescription. In this session, we will explore how providers and plans can use AI to address overprescription and hopefully prevent addiction before it begins.

### Learning Objectives

- Understand how to identify prescribers who drive opioid-related dependency and cost.
- Learn how AI tools can reduce high-risk prescribing by up to 80% in one year.
- Explore a data-backed case study showing over $2 million in annual plan savings.
- Discover how to align prescriber accountability with HR, wellness and PBM goals.

### Speakers:

**Matt McCord, M.D.**, Co-Founder and Executive Director, Opioid Free America (OFA)
**Michael Vasquez**, Chief Technology Officer, Opioid Free America (OFA)

## Finding Joy in the Workplace: Cultivating Well-Being, Connection and Performance

**Second Offering**

Thursday, January 22 | 8:00-9:00 a.m. ET

Joy is not a distant destination—It's a skill we can cultivate and strengthen over time. Central to our well-being, cognitive performance and professional fulfillment, joy is a powerful antidote to burnout. In this session, participants will learn how to intentionally create joy in their daily lives, using insights from science and leadership research. By understanding the dynamics of joy, we can improve not only our individual well-being but also our overall work environment. Through practical exercises and evidence-based strategies, this session will empower you to bring more joy into your professional life, enhancing productivity, engagement and resilience.

### Learning Objectives

- Understand the key differences between joy and happiness, and explore how true joy is deeply connected to purpose, gratitude and human connection.
- Participate in interactive exercises designed to elicit joy and positive well-being in the workplace.
- Explore nine actionable ways to cultivate joy and foster a more positive, energized and resilient work environment.

### Speaker:

**Annie Barrett, M.A., NBC-HWC, CAP, E-RYT**, Workplace Wellness Leader, Vibrant Soulful Wellness

## Using Claims Data and AI to Drive Personalization and Engagement in the Employee Experience

Sponsored by

Budgie Health

Thursday, January 22 | 9:30-10:30 a.m. ET

Let's face it—Today's health and benefits landscape is overwhelming. Employees are often left guessing which programs to use, when to seek care and how to make the most of their benefits. The result? Confusion, disengagement and billions in wasted health care spend. But what if the key to solving this challenge lies in the data we already have? In this session, Budgie Health explores how employers and benefits leaders can unlock the power of claims data and AI to personalize the employee experience—transforming generic benefits programs into intelligent, guided health journeys. Learn how data-driven personalization not only helps employees make smarter health care decisions but also drives engagement, satisfaction and measurable ROI for organizations. From understanding utilization patterns to delivering timely, personalized nudges, we'll show you how to turn complex data into meaningful action. No more one-size-fits-all benefits—just the right care, at the right time, for every employee.

### Learning Objectives

- Identify key barriers employees face when navigating today's benefits ecosystem—and the cost of inaction.
- Discover how claims data and AI can be combined to predict needs, personalize outreach and drive smarter benefits utilization.
- Learn actionable strategies to improve employee engagement, reduce waste and enhance overall well-being through guided decision making.

### Speaker:

**George Spurling, M.B.A., M.Sc., M.A.**, Co-Founder and CEO, Budgie Health

## The ROI of Stability: A Case Study in Tackling Real-Life Employee Crises

Thursday, January 22 | 9:30-10:30 a.m. ET

What happens when an employee's biggest challenge isn't a medical issue, but a personal or financial crisis, such as facing eviction, living through a natural disaster or lacking reliable child care? These real-world problems directly impact well-being, productivity and, ultimately, your bottom line. This session presents a detailed case study on how we designed and launched a successful work–life program to provide hands-on support for life's toughest roadblocks. We will share our journey, from identifying the critical need to creating a scalable benefits service that connects employees to community resources, untangles complex systems and provides a financial safety net, demonstrating a clear ROI in employee stability and engagement.

### Learning Objectives

- Learn how to build a compelling business case for a work–life program by linking social determinants of health to business metrics, such as absenteeism and retention.
- Gain a practical roadmap for designing, implementing and scaling high-touch support programs, from vendor or internal resource assessment to launch.
- Discover how to measure the success and impact of a nontraditional benefit program using both quantitative data and powerful employee testimonials.

### Speaker:

**Kellee Grimes, M.B.A., B.S.N., R.N., ADAC**, Director, Human Resources, Mutual of Omaha Insurance Companies

## *Best Practices in Healthcare Survey* Results: Insights for Benefits Professionals

Thursday, January 22 | 9:30-10:30 a.m. ET

Ever wondered what other employers are doing to reduce health care costs; boost efficiency; and create a healthier, happier workforce? You're in luck! In this session, we'll take a deep dive into the results of WTW's popular *Best Practices in Healthcare Survey*. No more guessing what's working and what's not—We'll break down the top priorities and challenges employers are facing and provide actionable insights that you can apply to your own strategy. From cost-control tactics to improving health care access and performance, we'll explore how to build a plan that not only addresses today's needs but also sets you up for long-term success. Attendees of this session will leave ready to be the hero of their health plans—No capes required.

### Learning Objectives

- List three top health care priorities and challenges for plans based on the survey results.
- Compare and contrast your health plan coverage to those surveyed.
- Explore how you might apply strategies from the survey to your own plan in order to improve coverage and reduce costs.

### Speaker:

**Anjanette Simone, GBA, GBDS**, Director, Health and Benefits, WTW

## The Business Case for Embracing the "Food as Medicine" Movement

Thursday, January 22 | 9:30-10:30 a.m. ET

According to Fidelity Health Thought Leadership, 47% of employees prefer to manage health conditions with lifestyle changes—such as healthy eating—in place of medication. In response, doctors are writing "prescriptions" for fresh and healthy foods and hospitals are investing in community gardens. Leading employers are now taking note and looking for wellness interventions that are aligned to these preventive efforts. "Food as Medicine" offers a framework for understanding which efforts best engage various cohorts within a workforce. But, with only 38% of employees having access to healthy, affordable food at work, there is much to be done. Join us to learn more about Food as Medicine and how you might integrate this initiative into your health and wellness offerings.

### Learning Objectives

- Learn the latest insights and research regarding food as medicine in the employer benefits space.
- Understand the different factors that you should consider for an enhanced wellness strategy, including personalization, point solutions, existing offerings and workplace culture.
- Prioritize how you want to implement some of these strategies for your own workplace.

### Speaker:

**Benjamin Isgur, FACHE**, Vice President, Fidelity Health Thought Leadership, Fidelity Investments

## Root Cause Medicine: Reversing Disease and Reducing Medication Dependence

Sponsored by

Thursday, January 22 | 10:45-11:45 a.m. ET

In this session, we will explore how root cause medicine is transforming health care by addressing the underlying drivers of chronic disease rather than just managing symptoms. The presenter will share real-world insights on how functional medicine can help prevent, reverse or reduce the need for medications, including those commonly prescribed for autoimmune diseases and GLP-1s for weight management.

By leveraging advanced testing, personalized interventions and preventive strategies, employers and benefits professionals can implement a high-impact, cost-effective approach to health care that enhances workforce well-being and controls long-term medical costs.

### Learning Objectives

- Explain how addressing root causes of disease can prevent and, in some cases, reverse conditions such as metabolic dysfunction, autoimmune disease and obesity.
- Explore the relationship between a functional medicine approach and employer health care costs.
- Discuss real-world strategies for implementing personalized, cost-saving health care solutions in employee benefits programs.

### Speaker:

**Erica Armstrong, M.D., IFMCP**, CEO and Founder, Root Functional Medicine

## Future-Proofing Your Health Benefits: A Case Study in Multiyear Planning

Thursday, January 22 | 10:45-11:45 a.m. ET

Four years ago, Medical Technology Transfer faced a staggering 45% renewal increase that catalyzed a critical shift in how they approached their benefits strategy. Tired of reactive, year-over-year renewal cost hikes, they worked to develop a multiyear strategic roadmap for sustainable and predictable health care spend. In this session, Julia Watt from HR will detail how they unlocked precise claims data, gained financial control and strategically optimized plan design—achieving better benefits at equal or lower cost each year for the last four years. This case study serves as a practical blueprint for employers ready to future-proof their benefits strategy with long-term planning.

### Learning Objectives

- Learn how to access and use precise claims data to guide smarter, proactive benefits choices.
- Identify the core elements inflating health care costs—and how to strategically mitigate them.
- Discover how to structure and execute a multiyear benefits strategy that drives continual improvements in value and cost control.

### Panelists:

**Julia Watt, SHRM-SCP**, Director of HR, Medical Transfer Technology Corporation
**Chelsea Ryckis**, President, Ethos Benefits
**Donovan Ryckis**, CEO and Founder, Ethos Benefits

## Organizational Health Insurance Literacy: A Strategy for Smarter Benefits and Lower Costs

Thursday, January 22 | 10:45-11:45 a.m. ET

Employees often struggle to understand and use their health insurance benefits effectively, leading to avoidable costs and poor health outcomes. This session introduces the concept of organizational health insurance literacy, which positions insurance comprehension as a system-wide responsibility. Attendees will learn how improving communication practices across HR and benefits teams can enhance plan understanding, increase preventive care use and reduce unnecessary spending. Real-world examples and actionable strategies will be shared to help organizations redesign their benefits messaging for clarity, accessibility and trust.

### Learning Objectives

- Understand how organizational health insurance literacy can improve plan utilization and reduce costs.
- Identify common communication pitfalls that confuse or disengage employees.
- Apply strategies to simplify, clarify and improve benefits communication at the organizational level.

### Speaker:

**Stan Hudson, M.A., CDFT**, Director of Professional Development and Training, Institute for Healthcare Advancement

## Empowering Human Resources: "The AI Revolution!"

Thursday, January 22 | 10:45-11:45 a.m. ET

AI is here and, although it doesn't look like the movies of our youth, it is impacting our work and our lives. For that reason, it's time to jump on board! This presentation delves into the transformative impact of artificial intelligence (AI) on human resources (HR), highlighting how AI is revolutionizing HR practices to enhance productivity, efficiency and innovation. We will explore six key AI components and their real-world applications that are already shaping the industry.

### Learning Objectives

- List six key components of AI for HR professionals.
- Learn how to leverage AI effectively within HR functions.
- Summarize how AI will reshape the future of HR, with emphasis on the importance of staying informed and adaptive to leverage AI's full potential.

### Speaker:

**Di Ann Sanchez, Ph.D., SPHR, SHRM-SCP**, Chief Exceptional Officer, DAS HR Consulting LLC

## A Unified Journey Against Cancer: A Case Study Description

Thursday, January 22 | 12:00 noon-1:00 p.m. ET

This session will describe how one Pennsylvania school district worked with their benefit consultants to address rising cancer claims. As many others are seeing increased cases of cancer in their employee population, the district implemented a proactive approach to address the problem in 2025. The results of the pilot program have been encouraging, and employee awareness and engagement for this program have been high.

### Learning Objectives

- Participants will learn about the latest trends related to cancer and the related costs for treatment at various stages.
- Participants will learn about new, innovative genetic and cancer tests available to catch possible cancer in the early stages.
- Participants will learn what kind of results this program has produced in its initial pilot year.

### Speakers:

**Andy Koenigs, SHRM-SCP**, Account Executive/Education Specialist, IMA Financial Group
**Flip Stenour**, Assistant to the Executive Director-COO, Lancaster Lebanon Intermediate Unit 13

## Upstream Solutions for Downstream Stress: Supporting Caregivers at Work

Thursday, January 22 | 12:00 noon-1:00 p.m. ET

Many employees care for aging parents, ill partners or children with complex needs while managing their own chronic health conditions, mental health challenges or disabilities. And they're doing so while juggling full-time jobs within systems that were never designed to accommodate this reality. The growing burden of unpaid caregiving is one of the primary drivers of employee burnout. Future-forward organizations must address this issue at the source by rethinking benefits and policies through a caregiving lens. It's not just about offering a mental health day here and there; it's about creating a workplace where people who are constantly caring (for others or themselves) can actually thrive.

### Learning Objectives

- Explain the relationship between burnout and mental health.
- Discuss the role of inclusive, alternative benefits, such as caregiving support, financial counseling, flexible scheduling and community-based mental health tools, in meeting diverse employee needs.
- Explore how proactive, equitable support systems reduce strain, increase retention and improve engagement.

### Speakers:

**Jon Cooper, M.B.A.**, CEO, Overalls
**Isabel Dewey**, Chief Human Resources Officer, Epic Staffing Group

## Creating Inclusive Benefits to Attract Gen Z Talent: Understanding and Meeting the Needs of the New Workforce

Thursday, January 22 | 12:00 noon-1:00 p.m. ET

By 2025, Gen Z will make up 27% of the workforce, bringing fresh expectations and perspectives to the workplace. As the most diverse generation ever, they value authenticity, inclusivity and work–life harmony, challenging organizations to rethink traditional benefits packages. This presentation delves into understanding Gen Z employees, addressing their unique needs and developing benefits that truly resonate. Participants will learn practical strategies to create a benefits package that reflects Gen Z's priorities, helping organizations stay competitive and appealing to this influential and rapidly growing segment of the workforce.

### Learning Objectives

- Understand Gen Z's profile and priorities.
- Learn how to create inclusive benefits—such as mental health support, flexible schedules and diverse wellness options—that address Gen Z's distinct needs and expectations.
- Discover how to enhance your benefits offerings to reflect a commitment to diversity, equity and inclusion, ensuring that your organization remains attractive to Gen Z and prepared for the workforce shift ahead.

### Speaker:

**Michelle Jolivet, PHR**, Founder and President, DEI Recruiting and Consulting and HR-Inclusion

# Things to Do at HBCE

## Participate in Networking Receptions

A great way to kick off your HBCE experience, networking receptions put you in contact with peers from across the country. Grow your network and learn from their experiences at this valuable event.

## Check Out the Exhibit Hall

Learn about products and services that can assist you in achieving your organizational goals by exploring the exhibit hall. More than 50 service providers will be on hand to help!

## Explore Ponte Vedra Beach, Florida

Ponte Vedra Beach, part of Florida's Historic Coast, has plenty to explore during your stay this January. Stroll along the beautiful beach, take in the sights and explore the vast outdoor activities available after a day of robust learning and networking. Visit www.hbce.com for more information on booking your stay.

# Hotel Information

## Sawgrass Marriott

**Reservation Deadline:** Monday, January 5, 2026

**Rate:** US$299.00 single/double occupancy (Additional US$20/person per night for third and/or fourth guest).

**Hotel Accommodations:** Please visit our Hotel/Travel tab at www.hbce.com to book your hotel reservations online. For hotel questions, contact the Registration Department at (888) 334-3327, option 2, or edreg@ifebp.org.

**Taxes and Fees (subject to change):** 11.5% Room Tax

**Resort Fee:** Discounted resort fee of US$18/room per night

**Resort Fee Includes:**

- Enhanced guestroom Wi-Fi
- Daily fitness classes at the Sawgrass Spa
- Daily miniature golf
- One (1) hour bicycle rental for up to four (4) bikes (based on availability)
- Private access to the Cabana Beach Club
- Complimentary shuttle service to the Cabana Beach Club, TPC Sawgrass Clubhouse, and other locations up to one (1) mile off resort property
- One (1) year *Golf Digest* subscription

**Hotel Cancellation Policy:** A fee of one (1) night room rate plus tax will be charged for reservations cancelled within 72 hours prior to arrival.

*Note: Hotel room availability is not guaranteed outside of scheduled program dates.*

# Exhibit and Sponsorship Opportunities

Do you know a service provider who should be at HBCE? Invite them to exhibit or sponsor this premier event! It's the perfect opportunity to grow their business, build brand visibility and make meaningful industry connections.

Act fast! The exhibit hall sells out every year—Secure your spot early.

## Exhibit Benefits

- Pre- and postconference mailing list
- Two all-access conference registrations
- Six-foot table, two chairs, carpeted exhibit space and wastebasket
- Complimentary Wi-Fi
- Recognition on conference web page and conference promotions

## Popular Sponsorship Opportunities

Keynote Session and Tote Bag

Conference App

Networking Reception

Attendee Lunch

Conference Pens and Notepads

Design Your Own Sponsorship

**Exhibits and Sponsorships**
Julie Ichiba | (262) 373-7674 | jichiba@ifebp.org

## Current Conference Sponsors

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United Healthcare Retiree Solutions
WebMD Health Services
Wellness Concepts
Your Money Line
Zonya Health International

## REGISTRATION INCLUDES

Continental breakfasts • Lunch • Welcome reception • Networking reception

## CONTINUING EDUCATION CREDIT

Continuing education (CE) credit for professions and designations MAY be available for attendance at live sessions. You must register for the program and request CE credit at least 60 days prior to the beginning of the program so that the Foundation can seek preapproval from the governing agency.

Requests made for CE credit do not guarantee administration of credit. For further information on CE credit, please call (262) 786-6710, option 2, or email continuinged@ifebp.org.

CEBS COMPLIANCE APPROVED

Educational sessions at this program can qualify for self-reported CEBS® Compliance credit. Visit www.cebs.org/compliance for additional information.

## POLICIES

Cancel and transfer fees are based on registration fee paid: 60+ days of meeting is 10%; 31-59 days of meeting is 25%; within 30 days of meeting is 50%. Registration fee is forfeited once program commences. For details, see www.ifebp.org/policies.

## REGISTRATION

Go to **www.HBCE.com** to register.

## CONFERENCE REGISTRATION FEES

| | Through December 9, 2025 | After December 9, 2025 |
|---|---|---|
| **Government/ Nonprofit** | $695 | $895 |
| **Nongovernment Plan Sponsor/ Employer** | $795 | $995 |
| **Service Provider** | $895 | $1,095 |

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